

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Angela Anessa Jamerson
Debtor

Case No. 17-02721-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 20, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | #+ Angela Anessa Jamerson, 133 Rendition Drive, McDonough, GA 30253-7467 |
| 4940321 | COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431 |
| 4940324 | ++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794 |
| 4990037 | + PAYDAY LOAN YES.COM, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201 |
| 4947336 | + Pacific Union Financial, LLC, C/o McCabe, Weisberg & Conway, P.C., Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060 |
| 4940333 | + VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET, CLEVELAND, OH 44199-9904 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 20 2022 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 4940318 | + Email/Text: bankruptcy@rentacenter.com | Oct 20 2022 18:39:00 | ACCEPTANCE NOW, 5501 HEADQUARTERS, PLANO, TX 75024-5837 |
| 4940320 | EDI: PENNDEPTREV | Oct 20 2022 22:43:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 |
| 4940320 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 20 2022 18:39:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 |
| 4940331 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Oct 20 2022 18:39:00 | UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121 |
| 4940322 | + Email/Text: bncnotifications@phea.org | Oct 20 2022 18:39:00 | FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 4948457 | + Email/Text: bankruptcy@firstfinancial.org | Oct 20 2022 18:39:00 | FIRST FINANCIAL OF MARYLAND, FCU, 1215 YORK ROAD, LUTHERVILLE, MD 21093-6207 |
| 4940323 | + Email/Text: bankruptcy@firstfinancial.org | Oct 20 2022 18:39:00 | FST FIN FCU, 1215 YORK ROAD, LUTHERVILLE MD 21093-6207 |
| 4940324 | EDI: LCIICSYSTEM | Oct 20 2022 22:43:00 | IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794 |
| 4940325 | EDI: IRS.COM | | |

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| | | | |
|---------|--|----------------------|--|
| | | Oct 20 2022 22:43:00 | INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346 |
| 4940319 | Email/Text: info@pamd13trustee.com | Oct 20 2022 18:39:00 | CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036 |
| 4940326 | ^ MEBN | Oct 20 2022 18:35:16 | KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541 |
| 4940327 | + Email/Text: electronicbkydocs@nelnet.net | Oct 20 2022 18:39:00 | NELNET LNS, PO BOX 1649, DENVER, CO 80201-1649 |
| 5180946 | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 20 2022 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 5164082 | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 20 2022 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 4943885 | + Email/Text: ECMCBKNotices@ecmc.org | Oct 20 2022 18:39:00 | Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408 |
| 4940328 | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 20 2022 18:39:00 | PACIFIC UNION FINANCIAL, 1603 LBJ FREEWAY, STE 500, FARMERS BRANCH, TX 75234-6071 |
| 4957930 | + Email/Text: joey@rmscollect.com | Oct 20 2022 18:39:00 | Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630 |
| 4940329 | Email/Text: joey@rmscollect.com | Oct 20 2022 18:39:00 | REC MGM SYS, PO BOX 8630, RICHMOND, VA 23226-0630 |
| 4940330 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Oct 20 2022 18:46:46 | REGIONAL ACCEPTANCE CORP, BANKRUPTCY DEPT, 1420-C EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4139 |
| 4944051 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Oct 20 2022 18:46:46 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847 |
| 4976334 | Email/Text: bncnotifications@pheaa.org | Oct 20 2022 18:39:00 | U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 4940332 | + Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Oct 20 2022 18:39:00 | UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5180945 | *+ | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|--|
| Alexandra Teresa Garcia | on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com |
| Andrew L Spivack | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbcef@brockandscott.com |
| Andrew L Spivack | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al andrew.spivack@brockandscott.com, wbcef@brockandscott.com |
| Brian Nicholas | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com |
| Christopher A DeNardo | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com |
| Christopher A DeNardo | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al logsecf@logs.com |
| Dorothy L Mott | on behalf of Debtor 1 Angela Anessa Jamerson DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com |
| James Warmbrodt | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al bkgroup@kmlawgroup.com |
| Kara Katherine Gendron | on behalf of Debtor 1 Angela Anessa Jamerson karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net |
| Kevin S Frankel | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pa-bk@logs.com |
| Kristen D Little | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittlecf@gmail.com |
| Mario J. Hanyon | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbcef@brockandscott.com mario.hanyon@brockandscott.com |
| United States Trustee | ustregion03.ha.ecf@usdoj.gov |

TOTAL: 15

Information to identify the case:

Debtor 1 Angela Anessa Jamerson
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-02721-HWV

Social Security number or ITIN xxx-xx-7193
EIN --
Social Security number or ITIN
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela Anessa Jamerson

10/20/22

By the
court:



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.